

INSURANCE RATING CALCULATION SOFTWARE COMPONENT ARCHITECTURE

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ABSTRACT OF THE DISCLOSURE

5 A product rate calculation system utilizing a software component architecture advantageously provides a flexible insurance rating calculation system that can easily be scaled, modified, expanded, and implemented in various computer system operating environments, while still providing quick, and even real-time responsiveness to product rate requests. The product rate calculation system includes
10 a product application or component object that requests a product rate from a product rate calculation software component, and can supply some or all of the rating information needed for the calculation. One or more support software components and one or more protocol stacks facilitate component communication.